



HOME EQUITY LINE OF CREDIT APPLICATION

PLEASE CHECK ONE

Loan Amount _____ Rate _____

INDIVIDUAL APPLICATION

JOINT APPLICATION

We intend to apply for joint credit _____

Applicant's Initials _____

Co-Applicant's Initials _____

SUBJECT PROPERTY

Property Street Address	City	County	State	Zip	No. Units
Owned by: Name(s) of Title Holder(s)		Homeowner Insurance Agency		Annual Insurance Cost \$	
Year Built		Home Purchase Price		Annual Real Estate Taxes	
Date Purchased		Estimated Value			
Use of Property:		Owner-occupied (Primary Residence)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Type of Property:		<input type="checkbox"/> Single Family <input type="checkbox"/> 2 Family <input type="checkbox"/> 3-4 Family <input type="checkbox"/> Condo		<input type="checkbox"/> Duplex <input type="checkbox"/> Townhouse	
Purpose (Check all that apply):		<input type="checkbox"/> 1) Home Purchase <input type="checkbox"/> 2) Refinancing of an Existing Mortgage		<input type="checkbox"/> 3) Home Improvement	
		<input type="checkbox"/> 4) Other (please specify): _____			

PERSONAL INFORMATION

APPLICANT			CO-APPLICANT		
Name			Name		
S.S.#	Date of Birth (MM/DD/YY)	Home Phone	S.S.#	Date of Birth (MM/DD/YY)	Home Phone
Email Address		Cell Phone	Email Address		Cell Phone
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced or Widowed)			Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced or Widowed)		
Street Address			Street Address		
City, State, Zip Code		Years There	City, State, Zip Code		Years There
Previous Address (Street, City, State)		Years There	Previous Address (Street, City, State)		Years There
APPLICANT			CO-APPLICANT		
Employed by			Employed by		
Street Address			Street Address		
City/Town	State	Zip	City/Town	State	Zip
Position			Position		
Business Phone		How long there?	Business Phone		How long there?
Previous Employer			Previous Employer		
Street Address			Street Address		
City/Town	State	Zip	City/Town	State	Zip
Position			Position		
Business Phone		How long there?	Business Phone		How long there?
2nd Job			2nd Job		
Street Address			Street Address		
City/Town	State	Zip	City/Town	State	Zip
Position			Position		
Business Phone		How long there?	Business Phone		How long there?



CREDIT INFORMATION	GROSS MONTHLY INCOME			MONTHLY HOUSING EXPENSE		
	ITEM	APPLICANT	CO-APPLICANT	TOTAL	ITEM	MONTHLY AMOUNT
	Base Empl. Income				First Mortgage (P & I)	
	Overtime				Other Financial (P & I)	
	Bonuses				Hazard Insurance	
	Commission				Real Estate Taxes	
	Dividends / Interest				Mortgage Insurance	
	Net Rental Income				Homeowners Assn. Dues	
	Other Income				Other	
					Total Monthly Payment	
				Utilities		
TOTAL				TOTAL		

DESCRIBE OTHER INCOME

	Monthly Amount	RECIPIENT
You need not disclose income from alimony, child support or separate maintenance if you do not choose to have it considered as a basis for repaying this loan.		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT
		<input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (indicate S if Sold, PS if Pending Sale or R if Rental is being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Insurance Maintenance and Misc.	Net Rental Income
TOTALS								

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

DISCLOSURE REQUIRED BY MASSACHUSETTS GENERAL LAWS CHAPTER 184, § 17B

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. The Mortgagor may, at their own expense, engage an attorney of their own selection to represent their own interests in the transaction.

I/We certify that the above information is true and complete. I/We authorize the Lender to obtain and release credit information on any one or more of the undersigned at any time in connection with the loan to which this application applies. The original or a copy of this application will be retained by the Lender, even if the loan is not granted.

Applicant's Signature

Date

Co-Applicant's Signature

Date

VII. DECLARATIONS

Borrower

Co-Borrower

Yes

No

Yes

No

- a. Are there any outstanding judgments against you?
- b. Have you been declared bankrupt within the past 7 years?
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?
- d. Are you a party to a lawsuit?
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(This would include such loans as home mortgage loans, SBA Loans, home improvements loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "Yes", provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)

- f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee?
- g. Are you obligated to pay alimony, child support, or separate maintenance?
- h. Is any part of the down payment borrowed?
- i. Are you a co-maker or endorser on a note?
- j. Are you a U.S. citizen?
- k. Are you a permanent resident alien?
- l. Do you intend to occupy the property as your primary residence? If "yes" complete the m question below
- m. Have you had an ownership interest in a property in the last three years?

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? _____

(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Government Monitoring Information - Complete only if applying for a Home Equity Line of Credit primarily for the PURCHASE or REFINANCING of a 1-4 family principal residence.

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

APPLICANT

CO-APPLICANT

I do not wish to furnish this information

I do not wish to furnish this information

- | | | |
|---|---|---|
| Ethnicity: | Race: | Sex: |
| <input type="checkbox"/> 1. Hispanic or Latino | <input type="checkbox"/> 1. American Indian or Alaska Native | <input type="checkbox"/> 1. Male |
| <input type="checkbox"/> 2. Not Hispanic or Latino | <input type="checkbox"/> 2. Asian | <input type="checkbox"/> 2. Female |
| <input type="checkbox"/> 3. Information not provided by applicant, in mail, internet or telephone application | <input type="checkbox"/> 3. Black or African American | <input type="checkbox"/> 3. Information not provided by applicant, in mail, internet or telephone application |
| <input type="checkbox"/> 4. Not applicable | <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> 4. Not applicable |
| | <input type="checkbox"/> 5. White | |
| | <input type="checkbox"/> 6. Information not provided by applicant, in mail, internet or telephone application | |
| | <input type="checkbox"/> 7. Not applicable | |

- | | | |
|---|---|---|
| Ethnicity: | Race: | Sex: |
| <input type="checkbox"/> 1. Hispanic or Latino | <input type="checkbox"/> 1. American Indian or Alaska Native | <input type="checkbox"/> 1. Male |
| <input type="checkbox"/> 2. Not Hispanic or Latino | <input type="checkbox"/> 2. Asian | <input type="checkbox"/> 2. Female |
| <input type="checkbox"/> 3. Information not provided by applicant, in mail, internet or telephone application | <input type="checkbox"/> 3. Black or African American | <input type="checkbox"/> 3. Information not provided by applicant, in mail, internet or telephone application |
| <input type="checkbox"/> 4. Not applicable | <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander | <input type="checkbox"/> 4. Not applicable |
| | <input type="checkbox"/> 5. White | |
| | <input type="checkbox"/> 6. Information not provided by applicant, in mail, internet or telephone application | |
| | <input type="checkbox"/> 7. Not applicable | |

FOR LENDER USE ONLY

This application was taken Face-to-Face Interview Mail Telephone Internet

Loan Originator's Signature	Date	
Loan Originator's Name (print or type)	Loan Originator Number	Loan Originator's Phone Number (including area code)